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**Apply by Phone**

**800-621-FEMA (3362)**  
**TTY: 800-462-7585**

**24 hours a day**  
**seven days a week**  
**until further notice**

# Recovery Times



*FEMA's community relations workers reached out to Floridians in hard-hit parts of the state. FEMA photo by Andrea Booher.*

## Recovery Under Way in Florida

As Florida continues to recover from a devastating string of four hurricanes – some areas hit more than once – disaster aid is flowing into the stricken parts of the state.

Less than two months after the first hurricane, Charley, hit Florida Aug. 13, state and federal aid for homeowners, renters and business owners as well as assistance for emergency services already had topped \$1 billion.

There is much more to do, however. Recovery - whether it's removing debris, making repairs or rebuilding - can be a long, arduous process. Many Floridians still wonder what aid is available or where to turn next.

This issue of *Recovery Times* is aimed at helping residents take charge of their own recovery. It offers practical advice and answers questions frequently asked by those who apply for assistance through the Department of Homeland Security's Federal Emergency Management Agency (FEMA). It also provides phone numbers and websites that help connect disaster victims with available services and information.

Starting the assistance process is as easy as picking up the phone and calling **800-621-FEMA (3362)** or registering on line at [www.fema.gov](http://www.fema.gov). The FEMA phone number will get you to the Helpline, with operators standing by to answer questions. As hurricane survivors embark on the path to recovery, they will find helping hands extended along the way.

### **UNINSURED? UNDERINSURED? DO NOT RULE YOURSELF OUT**

If one of the hurricanes of 2004 did more damage to your personal or business property than your insurance will cover, or if you had no insurance at all, you may still be eligible for some state or federal disaster programs.

As recovery continues, you may discover that the cost of cleanup and repairs is more than you originally estimated.

Homeowners insurance does not cover flooding, and insurance settlements may not cover all disaster losses.

Anyone in the disaster-designated areas who has lost personal property, real property or income may be eligible for funds for temporary housing, minor home repairs, unemployment and other serious disaster-related expenses.

Low-interest loans from the U.S. Small Business Administration also may be available to pay for losses not covered by insurance.

If you are in doubt about your eligibility for disaster aid, register now by calling FEMA's toll-free number, 800-621-3362 (TTY: 800-462-7585).

## DEAR DISASTER APPLICANT...

Don't despair if you received a letter from FEMA stating that \$0 disaster assistance is available to you. It may be that FEMA cannot complete the assistance evaluation process until your insurance claim is settled. You may still be eligible for disaster funds and other types of aid.

If you receive a letter from FEMA stating your claim has been deemed ineligible, contact your insurance company and ask for a settlement letter. That settlement information—and any additional information you have gained since the initial application for disaster assistance was filed—should be mailed to the address provided in the letter from FEMA.

Another option is to take the insurance settlement letter to a FEMA/State Disaster Recovery Center, where recovery specialists can help you update or appeal your application for disaster assistance. The address and hours of operation of the nearest Disaster Recovery Center are available by calling FEMA toll-free at **800-621-3362 (TTY: 800-462-7585)** or on the Internet at [www.fema.gov](http://www.fema.gov); click on 2004 hurricanes.

If you are ineligible for a grant, you may still be eligible for a disaster loan from the U.S. Small Business Administration, free crisis counseling, legal and tax assistance or one of many other programs designed to help those impacted by a disaster.

## READ THE LETTER THAT ACCOMPANIES CHECKS

Be sure to read carefully the letters that accompany assistance checks.

Checks may come from one of two sources:

- A check from the U.S. Treasury is for disaster housing or serious needs.
- A check from the SBA is a low-interest loan for damages associated with the disaster.

# SBA Q&A:

## Complete Your Application Now

### Q. I registered with FEMA, then got a disaster loan application from SBA. Why?

**A.** The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses which is not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

### Q. How can I get help filling out my application for an SBA disaster loan?

**A.** SBA has loan officers in every disaster recovery center or SBA workshop to provide one-on-one service to disaster victims. You may visit SBA at any of these locations, and you do not need an appointment. To find the nearest location, visit the SBA website at [www.sba.gov](http://www.sba.gov) or call the SBA toll-free number, 800-359-2227.

### Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

**A.** Yes. If your property is located in a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. If you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible.

### Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn't enough to fix all the disaster damage. Can I get more help?

**A.** The temporary housing assistance check you received from FEMA is not intended to cover the full costs of repairing all disaster damage. Low-interest disaster loans from the SBA are the primary source of federal assistance to pay for uninsured damages to your home and furniture, clothing, vehicles and other belongings. You may call the FEMA Helpline to discuss your situation.

### Q. I already have a mortgage on my home. I can't afford a disaster loan in addition to my mortgage payment. Can SBA help me?

**A.** Even if you believe you cannot afford a loan, you must submit your completed loan application to SBA or you will not be considered for other forms of aid. If SBA determines you are not eligible for a loan, it may refer you to other sources of aid.

*Questions about FEMA assistance?*

**Call:** 800.621.FEMA (3362)  
TTY: 800.462.7585

# What You Should Know About Flood Insurance

If you are one of the 1.8 million Florida flood insurance policyholders hit by one or more of the recent hurricanes, the following information is designed to answer some of the most frequently asked questions.

**Q. Who do I go to first for help with questions about my NFIP policy?**

A. Call your insurance agent or insurance company first.

**Q. Are the contents of my home covered under my NFIP policy?**

A. Contents are not automatically included. If contents are covered, a specific amount is named and a separate premium charged, but it doesn't need to be a separate policy. Contents coverage limits are \$100,000 for residential policies and \$500,000 for commercial policies.

**Q. What is Actual Cash Value?**

A. Actual Cash Value (ACV) is the cost to repair or replace an insured item of property at the time of the loss, less depreciation. The value of physical depreciation is based on the age and condition of the item. Personal property, i.e. contents, is always paid at ACV.

**Q. What is Replacement Cost Value?**

A. Replacement Cost Value (RCV) is the cost to repair or replace an insured item of property at the time of the loss without a deduction for physical depreciation.

**Q. Does my NFIP policy cover landscaping or my deck?**

A. No, there is no coverage for landscaping, trees, decks or outdoor furniture.

**Q. What do I do if I do not agree with my adjuster?**

A. Work with your adjuster as long as possible. Ask your adjuster to work with your contractor if your disagreement involves the building claim. If you cannot agree with your adjuster, ask for assistance from his supervisor. If you still cannot resolve your differences, contact your insurance company.

**Q. Do I have to pay a deductible?**

A. Yes, all policies have deductibles for both building and contents coverage (if contents coverage has been purchased).

**Q. I have a living area in my basement. Is that covered?**

A. Strict exclusions of coverage apply in any basement. A basement is defined as any area that is below grade on all four sides. Building coverage in basements is limited to systems that service the building, such as electrical boxes, heat pumps and air conditioners. Contents in basements are not covered, with a few exceptions such as a washer, dryer and freezer. Similar exclusions of coverage also apply in any enclosure below an elevated structure that is post-FIRM.

**Q. What does post-FIRM mean?**

A. FIRM stands for Flood Insurance Rate Map. Post-FIRM means built after the effective date of the initial Flood Insurance Rate Map for the community or Dec. 31, 1974, whichever is later.

**Q. Does my NFIP policy cover my additional living expenses when I cannot return home?**

A. No, there is no coverage for Additional Living Expenses or Loss of Use or Business Interruption.

**Q. Does my NFIP policy cover mold or mildew?**

A. Damage from mold and/or mildew resulting from the after-effects of a flood is covered, but each case is evaluated on an individual basis. Mold and/or mildew conditions that existed prior to a flooding event are not covered. After a flooding event, the policyholder is responsible for

## Check for Fraud

**Following a disaster, people affected by disaster damage need to be aware of scam artists, price gougers and fraudulent contractors.**

**Persons in the disaster-designated counties are particularly vulnerable because their needs are immediate and their alternatives limited.**

**If you believe you were asked to pay too much for goods or services, call the Attorney General's Consumer Hotline at**

**800-646-0444**

taking reasonable and appropriate actions to reduce and/or eliminate mold and/or mildew. Reasonable actions taken to mitigate mold and/or mildew are covered (for example, the use of responsible drying-out techniques or application of mildicide at a reasonable cost).

**Q. Does my NFIP policy cover water backed up from the sewer?**

A. Backup of water from sewers and drains is excluded, except when caused by a flood.

**Q. What is Increased Cost of Compliance, or ICC?**

A. This coverage provides up to \$30,000 to comply with the community's flood-plain management regulations when a building has been substantially damaged by a flood and is in a designated flood-plain.

**Q. What is a Proof of Loss?**

A. A Proof of Loss is a legal document that is your statement of the amount you are claiming under the policy. Under the NFIP policy, your adjuster may prepare a proof of loss as a courtesy. However, you, the insured, are responsible for submitting either the Proof of Loss prepared by your adjuster, or you may prepare your own. Generally, you must submit it to your insurance company within 60 days of when the damage occurred.

**For disaster-related information, visit FEMA on the web at**

**[www.fema.gov](http://www.fema.gov)**



*This FEMA community relations worker visited residents in a severely damaged area of Port Charlotte. FEMA photo by Andrea Booher.*

## Service Matches Contractors With Hurricane Victims

How does a homeowner with hurricane damage find a licensed contractor? How can contractors find jobs, get through the permit process and complete the work in ways that resist or reduce possible future hurricane damages?

Thanks to a public/private partnership in Florida, both homeowners and contractors can find answers on the Internet. The Disaster Contractors Network (DCN) at [www.dcnonline.org](http://www.dcnonline.org) puts owners of hurricane-damaged property in touch with contractors seeking work in the stricken communities and provides up-to-date information vital to a sound rebuilding process.

Here's how it works: Thousands of licensed contractors, from roofers to debris removal crews, post their qualifications on the DCN website. There are individual lists for areas affected by hurricanes Charley, Frances, Ivan and Jeanne as well as a separate list of contractors willing to work in communities affected by any of the hurricanes. Homeowners

can contact the contractors in order to match their rebuilding needs.

For contractors, the website offers a training course in disaster-resistant construction techniques and provides information on licensing and permit requirements in disaster-declared counties.

Homeowners, for their part, get a wealth of information, including a link to [www.myfloridalicense.com](http://www.myfloridalicense.com) to check a contractor's license status and to connect to a virtual emergency center that takes them into the heart of the disaster recovery effort.

The contractor service also gives useful advice to homeowners on how to protect themselves from dishonest contractors and provides a link to the online guide, "Rebuilding After a Storm."

The Disaster Contractors Network is a partnership involving FEMA, the state, Florida State University, the Florida Home Builders Association and several other construction-related organizations.

### HAVE YOU SEEN AN INSPECTOR?

If you haven't seen or heard from an inspector from the Federal Emergency Management Agency, call FEMA at **800-621-FEMA (3362)** (TTY: **800-462-7585**).

Call FEMA to keep emergency management personnel informed of your current correct address and phone number.

Find out if your case has been issued for inspection. Ask if your case has been withdrawn because the inspector was not able to contact you. During a period of three to four days, the inspector will make a minimum of three attempts to contact the applicant.

You will receive a certified letter giving you seven days to contact the inspector and make an appointment for an inspection. The inspector's name and contact number will be in the letter. If there is no response to the certified letter, FEMA will send the applicant a letter with notification of withdrawal.

If you receive the notification of withdrawal and you still need assistance, call FEMA or go to one of the Disaster Recovery Centers for help.

### FINDING COPIES OF YOUR LOST RECORDS

As recovery gets under way, you will need records of your finances for short and long-term financial planning. If your personal financial documents have been lost, you will need to find copies.

Call your insurance agent or company to get copies of your insurance policies, recent billing statements, cash-value statements and other applicable information.

Contact your local credit bureau or financial institution for credit reports, loan applications, bank statements and other such records.

The IRS has copies of your tax records for the last three years. For copies of these, call 800-829-1040.

# Frequently Asked Questions

## About Disaster Assistance

**Q. I applied for disaster aid two weeks ago and haven't heard from anyone. I call the 800-621-3362 number, but I get a busy signal. What should I do?**

A. You may visit a Disaster Recovery Center (DRC) in your area or call FEMA in the evening or on the weekends when call volumes tend to be lighter.

**Q. I have a new telephone number to give the inspector. How do I update or ask questions about my application?**

A. Call FEMA at 800-621-FEMA (3362) (TTY: 800-462-7585) or visit a Disaster Recovery Center. A list of locations of these centers can be found online at [www.FEMA.gov](http://www.FEMA.gov).

**Q. How long does it take to get FEMA/state disaster help?**

A. If you are eligible for help, you should receive a U.S. Treasury/State check or notification of deposit to your bank account within about 10 days from the inspector's visit.

**Q. Will I be reimbursed for living expenses I incurred while I was evacuated?**

A. FEMA provides limited reimbursement for such expenses. To be eligible, the home from which you are displaced must be your primary residence. In addition, the home must be either damaged by the disaster or you must be prohibited from returning to it once the general evacuation order is lifted because of the disaster. Register and submit your receipts to see if the cost is covered. FEMA reviews these requests on a case-by-case basis.

**Q. What will FEMA accept as 'proof of ownership' to support my application for help?**

A. Documents that may be used to prove ownership include but are not limited to the deed, deed of trust, mortgage payment book or other mortgage documents, real property insurance policy, tax receipts; or property tax bill. The document must list you as the legal owner along with the address of the damaged dwelling.

**Q. What will FEMA accept as 'proof of occupancy,' or what type of occupancy documents can I provide to support my application for help?**

A. There are several documents that may be used to prove occupancy. They include but are not limited to utility bills for the damaged dwelling you are occupying, a driver's license showing that address or a merchant's or employer's pay statement mailed to the damaged dwelling.

**Q. FEMA told me to send in my receipts. What is the mailing address?**

A. FEMA – Individual and Households Program

National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-7055

You may Fax to 800-827-8112. Please write your name and application number on all pages of your documents. Keep a copy of each page for yourself.

**Q. My damages occurred at my second home. Am I eligible for disaster assistance?**

A. No. However, if you own a secondary home that is rented out or occupied by a family member, you may be eligible for assistance from the U.S. Small Business Administration (SBA). FEMA will review your personal property losses on a case-by-case basis to determine eligibility.

**Q. My home was damaged from multiple hurricanes. I understand I have to register for each one and meet with several different inspectors at different times to look at the damage. Can't one inspector cover all my applications?**

A. FEMA will make every effort to inspect your damages from all of the hurricanes during one visit. However, there will be instances when this will not be possible. To ensure that all available and eligible assistance is provided to you for your losses, a separate inspection for each hurricane may be necessary.

### DISASTER RECOVERY CENTERS OFFER PERSONAL ASSISTANCE

Do you have questions about your disaster assistance application? You'll find personal assistance at a Disaster Recovery Center (DRC).

DRCs are one-stop locations throughout the state where applicants can get disaster program information and services offered by a wide range of federal, state, local and volunteer agencies.

If you have suffered storm damage and have not been able to register for disaster assistance before arriving at a center, telephones are available for you to use.

Once you apply, you may return to the DRC in several days. This will allow FEMA and other agencies the time necessary to review the file and help you with any questions you might have about your application.

Locations of DRCs are posted at [www.FEMA.gov](http://www.FEMA.gov). Click on the 2004 hurricane disasters page.

## Recovery Times

*Recovery Times* is published by the U.S. Department of Homeland Security's Federal Emergency Management Agency and the Florida Division of Emergency Management with help from other federal, state and voluntary agencies. Comments and inquiries may be directed to

**PH: 800.621.FEMA (3362)**  
**<http://www.fema.gov>**  
**DR1539**

**Federal Coordinating Officer**  
**BILL CARWILE**

**State Coordinating Officer**  
**CRAIG FUGATE**

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**AILEEN COOPER**

# After a Disaster:

## Rebuild Your Emotional House

The road to recovery involves more than cleaning up physical debris. It also involves working to get your emotional house in order. Following are suggestions to relieve or prevent disaster-induced tensions.

**Keep the family together:** Togetherness provides mutual support for everyone. Make an effort to establish normal routines. Include children in cleanup activities.

**Discuss your problems:** Don't be afraid to share your anxieties with family and friends. Let others talk to you. Crying is a natural response to a disaster and a good way to release pent-up emotions.

**Set a manageable schedule:** Make a list and do jobs one at a time. Establish a schedule to clean up and rebuild. Try to return to your pre-flood routine as soon as possible because it provides something predictable.

**Take care of yourself:** Rest often and eat well. Remember that your children reflect your fears. If they see you striving to adjust to the loss, they can learn from and imitate your efforts, enabling them to cope better.

**Listen to what children say:** Encourage them to talk or otherwise express their feelings. Teens may need to talk to other teens.

**Explain the disaster factually:** Children have vivid imaginations. Things they do not understand can make them afraid. When they know the facts they may deal better with the disaster.

**Reassure children:** Show them through words and actions that life will return to normal. Touching and holding are important. Hugs help. Try to find or replace favorite pets or toys.

**Be understanding:** Try not to scold children for things that might be related to the disaster, such as bed-wetting, thumb-sucking or clinging to you. They also are going through a tough time.

The recovery period can be long, hard and confusing. If others notice problems before you do, listen to them and let them help you deal with your stress. For assistance, call Project Hope at 866-518-1825.

## LEGAL HELP AVAILABLE FOR DISASTER VICTIMS

Volunteer attorneys are providing free, disaster-related legal assistance to individuals affected by the hurricanes.

The service is coordinated through the American Bar Association (ABA) Young Lawyers Divisions and FEMA and is available by calling the Disaster Legal Services Hotline at 866-550-2929.

All disaster-related legal assistance given through the hotline will be free of charge. Persons in disaster-designated counties may seek legal consultation regarding:

- Insurance claims for doctor and hospital bills, loss of property, loss of life, etc.;
- Replacing wills, drafting powers of attorney and other legal documents lost in the disaster;
- Help with home repair contracts and contractors;
- Advice on problems with landlords;
- Help with guardianships and other similar problems;
- Other issues related to state and local assistance.



## Clip & Save

### ■ FEDERAL AGENCIES

FEMA Registration .....	800-621-FEMA (3362)
TTY for hearing/speech impaired.....	800-462-7585
FEMA Fraud Detection .....	800-323-8603
National Flood Insurance Program.....	800-720-1090
U.S. Small Business Administration.....	800-359-2227
Social Security Administration .....	800-772-1213
Internal Revenue Service.....	800-829-1040
TTY for hearing/speech impaired .....	800-829-4059
Housing and Urban Development Hotline.....	800-669-9777
Dept. of Veterans Affairs .....	800-827-1000

### ■ STATE AGENCIES

Dept. of Agriculture and Consumer Services .....	800-435-7352
Disaster Legal Services .....	866-550-2929
Agency for Workforce Innovation and Disaster Unemployment .....	800-204-2418
Attorney General's Price Gouging Hotline.....	800-646-0444
Dept. of Business and Professional Regulation .....	850-487-1395
Department of Revenue .....	800-352-3671
Crisis Counseling Hotline.....	866-518-1825
Florida Hurricane Housing Hotline .....	888-472-1727

### ■ VOLUNTEER AGENCIES

American Red Cross .....	866-438-4636
Salvation Army .....	800-758-2769
To Volunteer Help/Services .....	800-354-3571